



Order Filed on April 5, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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M&T BANK

In Re:  
Jamil A. Bradley  
  
Debtor

Case No.: 18-34070 JKS

Adv. No.:

Hearing Date: 3/9/2023 @ 10:00 a.m..

Judge: John K. Sherwood

**AMENDED ORDER CURING POST-PETITION ARREARS & RESOLVING  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: April 5, 2023**

  
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Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Jamil A. Bradley

Case No: 18-34070 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, Denise Carlon appearing, upon a certification of default as to real property located at 215 Smith Street Newark, NJ, 07106, and it appearing that notice of said filing was properly served upon all parties concerned, and Nicholas Fitzgerald, Esquire, appearing on behalf of the Debtor, and the Court noting that consent of the parties to the form, substance, and entry of the within Order:

It is **ORDERED, ADJUDGED and DECREED** that as of March 2, 2023, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for monthly mortgage payment for February 2023 and Agreed Order Payments for January 2023 through February 2023 for a total post-petition default of \$4,381.86 (1 @ \$1,668.96 + 2 @ \$1,459.22 less suspense \$205.54); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$4,381.86 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments as well as remaining agreed order payments are to resume March 1, 2023, directly to Secured Creditor's servicer, M&T BANK, P.O. Box 840, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.